

**Information to identify the case:**

Debtor 1	<u>Jonathan L. Booher</u>	Social Security number or ITIN	<u>xxx-xx-5311</u>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-10015-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jonathan L. Booher

5/17/17

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jonathan L. Booher  
 Debtor

Case No. 17-10015-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: May 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2017.

db  
 14346292 +Jonathan L. Booher, 12799 Rte 536, Punxsutawney, PA 15767-6442  
 14346317 +AAA Debt Recovery, PO Box 129, Monroeville, PA 15146-0129  
 14346301 Chase, PO Box 183166, Columbus, OH 43218-3166  
 14346306 +Enhanced ecovery Services, PO Box 57547, Jacksonville, FL 32241-7547  
 14346309 FMA Alliance Ltd, PO Box 2409, Houston, TX 77252-2409  
 14346311 +JP Morgan Chase Bank, c/o 3415 Vision Drive, Philadelphia, PA 19129  
 14346310 +Jefferson County DRO, 186 Main St, Ste 1, Brookville, PA 15825-0806  
 14346312 +KML Law Group, Ste 5000 - Mellon Independence Ctr, 701 Market St, Philadelphia, PA 19106-1538  
 14346313 +Kristie Booher, 209 Pine Street, Punxsutawney, PA 15767-1928  
 14346317 +LVNV Funding, PO Box 3038, Evansville, IN 47730-3038  
 14346319 +Midland Funding LLC, 2365 Northside Drive, STE 300, San Diego, CA 92108-2709  
 14346321 +One Main, PO Box 1010, Evansville, IN 47706-1010  
 14346327 +Toyota Financial Services, P.O. Box 5856, Carol Stream, IL 60197-5856  
 14346330 +United Collection Bureau, PO Box 140310, Toledo, OH 43614-0310  
 14346331 +United revenue Collections, PO Box 1184, Langhorne, PA 19047-6184  
 14346335 +Weltman, Weinberg & Reis LPA, 436 7th Ave, Ste 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVBICNOTICE1@state.pa.us May 18 2017 01:02:05 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 14346293 EDI: BANKAMER.COM May 18 2017 00:43:00 Bank of America, PO Box 982238, El Paso, TX 79998  
 14346294 +E-mail/Text: bankruptcy@cavps.com May 18 2017 01:02:26 Calvary SPV, Assignee Synchrony Bank, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 14346295 E-mail/Text: cms-bk@cms-collect.com May 18 2017 01:01:30 Capital Managment Services, 698 1/2 South Ogden St, Buffalo, NY 14206-2317  
 14346296 +EDI: CAPITALONE.COM May 18 2017 00:43:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
 14346297 +EDI: CAPITALONE.COM May 18 2017 00:43:00 Capital One/Best Buy, PO Box 30253, Salt Lake City, UT 84130-0253  
 14346298 +EDI: CHASE.COM May 18 2017 00:43:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 14346302 +EDI: CITICORP.COM May 18 2017 00:43:00 Citicards, PO Box 6241, Sioux Falls, SD 57117-6241  
 14346304 EDI: DISCOVER.COM May 18 2017 00:43:00 Discover Financial Services, PO Box 15316, Wilmington, DE 19850  
 14346303 EDI: DISCOVER.COM May 18 2017 00:43:00 Discover, PO Box 6103, Carol Stream, IL 60197-6103  
 14346305 +E-mail/Text: bknotice@erccollections.com May 18 2017 01:02:17 Enhanced ecovery Services, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 14346307 E-mail/Text: bankruptcynotice@fcbanking.com May 18 2017 01:01:25 First Commonwealth Bank, PO Box 400, Indiana, PA 15701  
 14346308 +E-mail/Text: bankruptcynotice@fcbanking.com May 18 2017 01:01:25 First Commonwealth Bank, 22 N. 6th St, Indiana, PA 15701-1802  
 14346318 +EDI: RESURGENT.COM May 18 2017 00:43:00 LVNV Funding, PO Box 10497, Greenville, SC 29603-0497  
 14346314 +E-mail/Text: bk@lendingclub.com May 18 2017 01:02:35 Lending Club Corporation, 71 Stevenson St, Ste 300, San Francisco, CA 94105-2985  
 14346316 +E-mail/Text: bk@lendingclub.com May 18 2017 01:02:35 LendingClub Corp, 71 Stevenson 300, San Francisco, CA 94105-2985  
 14346320 +EDI: AGFINANCE.COM May 18 2017 00:43:00 One Main, 6801 Colwell Blvd, Irving, TX 75039-3198  
 14346323 EDI: RMSC.COM May 18 2017 00:43:00 Sam's Club/Synchrony Bank, P.O. Box 530942, Atlanta, GA 30353-0942  
 14346324 +EDI: SEARS.COM May 18 2017 00:43:00 Sears Credit Cards, P.O. Box 183082, Columbus, OH 43218-3082  
 14346325 +EDI: SEARS.COM May 18 2017 00:43:00 Sears/CBNA, PO Boc 6282, Sioux Falls, SD 57117-6282  
 14346326 +EDI: RMSC.COM May 18 2017 00:43:00 SyncB/Lowes, P.O. Box 965036, Orlando, FL 32896-5036  
 14346329 EDI: TFSR.COM May 18 2017 00:43:00 Toyota Motor Credit, 19001 South Western Ave, Torrance, CA 90501  
 14346328 +EDI: TFSR.COM May 18 2017 00:43:00 Toyota Motor Credit, Two Walnut Groove, Dr 210, Horsham, PA 19044-2219  
 14350184 EDI: BL-TOYOTA.COM May 18 2017 00:43:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14346333 EDI: VERIZONWIRE.COM May 18 2017 00:43:00 Verizon, P.O. Box 25505, Lehigh Valley, PA 18002-5505  
 14346332 +EDI: VERIZONEAST.COM May 18 2017 00:43:00 Verizon, 500 Technology Dr 00, Saint Charles, MO 63304-2225  
 14346334 +EDI: VERIZONWIRE.COM May 18 2017 00:43:00 Verizon Wireless Southeast, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 27

District/off: 0315-1

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Total Noticed: 43

Date Rcvd: May 17, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, NA  
cr\* Toyota Motor Credit Corporation, c/o Becket and Lee, LLP, PO Box 3001,  
Malvern, PA 19355-0701  
14346299\* +Chase, PO Box 15298, Wilmington, DE 19850-5298  
14346300\* +Chase, PO Box 15298, Wilmington, DE 19850-5298  
14346315\* +Lending Club Corporation, 71 Stevenson St, Ste 300, San Francisco, CA 94105-2985  
14346322 ##+Portfolio Recovery Assoc, 287 Independence, Virginia Beach, VA 23462-2962  
TOTALS: 1, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2017 at the address(es) listed below:  
Earle D. Lees, Jr. on behalf of Debtor Jonathan L. Booher bankruptcybutler@windstream.net,  
earlelees@ducom.tv  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NA bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 4